



## INSIDE: Work For Safety, and Make Safety Work For You

Employees are more confident than ever. How did Midway Rental do it?

Summer 2007

# Perspectives

A QUARTERLY RESOURCE FOR MONTANA'S WORKERS, EMPLOYERS AND HEALTHCARE PROVIDERS

[www.montanastatefund.com](http://www.montanastatefund.com)



## Are You a Workplace Safety Champion?

*"WorkSafe Montana" program addresses the country's highest injury rate.*

Beautiful scenery, world-class fly-fishing ... slipped disks. Since when did Montana become known for the highest rate of workplace injuries in the U.S.? It has come as a surprise to many. But it's true: the state with the fewest workers also has a workplace injury rate that is 43% higher than the national average.

How have other states been successful in keeping their injury rates down? To be specific, safety training.

A properly trained worker is far less likely to be injured. This is especially true of our younger workers, whose enthusiasm to please supervisors at new jobs often gets the better of them. What's more, they're seldom likely to ask their bosses about safety, let alone point out things that don't appear to be safe or ask how to safely do tasks.

### A bold new program.

So Montana State Fund is taking a giant step forward in workplace safety education, launching a new safety initiative called WorkSafe Montana. The purpose of the program is to dramatically change the way Montana workers and employers think about safety.

Wayne Dillavou, Safety Services Manager for Montana State Fund, says training is the key to injury reduction, and a lack of foresight is often the culprit. "People don't seem to realize just how much accidents cost their business," he says. "They look at the time it would take to train their people, and don't understand that investment would more than pay off in reduced injuries and less time lost. It's a simple equation, but you have to get your mind around it."

**Dollars and sense.** The financial angle is compelling. For example, British Columbia's Safety Smarts program has decreased job injuries, even among high-risk occupations like logging and mining.

Employers and workers have focused on potential dangers and a lot more employer awareness of their duties and responsibilities to keep serious injuries from occurring.

The result? A decline in serious injuries across most business sectors. And furthermore, B.C. employers are about to enjoy their lowest workers' compensation rates in more than three decades.

### Anyone can be a WorkSafe Champion.

Lanny Hubbard, President and CEO of Montana State Fund, believes Montana can do likewise. "The framework is already there through the Montana Safety Culture Act, which was enacted by our legislature in 1993. We need to try something different, something Montana has not seen, to reverse this trend, and Montana State Fund is taking a leadership role."

Hubbard goes on to say that if all Montanans—both employers and employees—make a concerted effort to make safety a priority, a significant change can happen across the board.

### Building a safer Montana: the basics.

Selected employers in Billings, Bozeman, Great Falls, Helena, Kalispell and Missoula will spend up to 16 hours over a 12-month period learning the ins and outs of safety training and communication. Once the course is completed, the participant will be a Certified WorkSafe Champion. Enrollment will be limited to 10-12 people per location, offering training that is both personal and intensive.

Watch for more details of the WorkSafe Program in upcoming *Perspectives*, or contact Wayne Dillavou at [wdillavou@montanastatefund.com](mailto:wdillavou@montanastatefund.com).



# New *Perspectives* for Montana State Fund

As you can see, this issue of *Perspectives* has a new format, a new look, and a new way of looking at workers' compensation information. Why the change? Because critical topics, such as workplace safety, demand an easy and engaging reader experience. And by highlighting timely issues (conference dates, new safe work practices and Return to Work updates, to name a few) this change also reflects our commitment to communicating effectively with Montana's workers, employers and healthcare providers. We hope you enjoy this exciting new newsletter, and we welcome your feedback.

## Montana Workplace Injuries in 2005

### WHAT TYPE OF INJURY?

Sprains and strains: 2550  
Cuts, lacerations and punctures: 400  
Fractures: 380  
Bruises and contusions: 260  
Multiple: 230

### WHAT INDUSTRY?

Trade, transportation and utilities: 780  
Education and health services: 550  
Construction: 500  
Manufacturing: 240  
Leisure and hospitality: 150

### WHAT WAS THE SOURCE OF THE INJURY?

Parts and materials: 930  
Floors, walkways and ground surfaces: 800  
Containers: 740  
Worker motion or position: 670  
Tools, instruments and equipment: 510

### HOW DID IT HAPPEN?

Struck by object: 890  
Overexertion in lifting: 780  
Fall to same level: 530  
Struck against object: 500  
Fall to lower level: 250

*Source: Montana Department of Labor and Industry*

## >> Safety Workshops

# Coming Soon: A Winning Safety Message

Gaining your employees trust can be as simple as championing an effective safety program. When they know you care about their overall health and wellbeing, chances are they'll respond with improved employee morale and fewer accidents. Let Montana State Fund help you succeed. Join our Safety Services team at our next Safety Workshop: "Developing a Winning Safety Program." Topics at the free workshop include:

**New Employee Orientation.** New employees generally participate in a workplace orientation—one that is sadly incomplete. (Where to find the bathroom, how to change their voice mail and when to submit timesheets.) But do they understand the importance of workplace safety? Learn the best techniques for orientating your new employees on safety in the workplace.

**Hazard Assessment.** Understanding the hazards associated with each of your employees' jobs is one proactive way to avoid on-the-job injuries. Find out how to properly assess every job description and the dangers that may lurk.

**Making Safety Fun.** Believe it or not, it can be an enjoyable endeavor. Especially when delivering your company's safety message. In this session, you'll get a better grasp on how to put a little pizzazz into your company's safety presentations and make it work for you and your employees.

Supervisors, business owners, managers, safety committee members and workers' compensation personnel are encouraged to attend. All trainings take place from 8:30 a.m. – noon. To register, visit [www.montanastatefund.com](http://www.montanastatefund.com) and click on Events and Workshops, or contact one of our customer services specialists at 800-332-6102.



## Training Locations and Dates

September 5	<i>Great Falls, Holiday Inn</i>
September 7	<i>Helena, Red Lion Colonial</i>
September 11	<i>Bozeman, GranTree Inn</i>
September 12	<i>Billings, Billings Hotel &amp; Convention Center</i>
September 19	<i>Missoula, Grant Creek Inn</i>
September 21	<i>Kalispell, Red Lion Hotel</i>



# Work For Safety, and Make Safety Work For You

*Exemplary safety efforts boost employees' motivation, not just the bottom line.*



The benefits of a commitment to workplace safety are self-evident. Less people get hurt. Simple as that, right?

Actually, Gary Miller, General Manager and CEO of Midway Rental in Kalispell, has discovered a less obvious benefit: in *the way* his employees work. In their sense of pride, motivation and genuine support of the company and each other. In fact, with foresight and persistence, Gary and his managers made safety more than just a management meeting line item. It's now a daily watchword and an enjoyable component of Midway's culture.

**A high-risk environment.** Midway is a rental company with 80 employees and nine business centers around Montana. In this high-risk environment, employees could be loading trailers, unloading trucks, working with customer vehicles, painting indoors, sandblasting and more. There are opportunities for loads to be strapped down inadequately, for employees to experience back strain lifting heavy machinery, or for any number of heavy-equipment accidents.

**A small upfront investment.** Gary admits that adopting new safety guidelines is not an easy decision to make. But after you make it, it's much easier than you might think to actually implement. "Get top-down agreement first. That's why I personally wanted to start our new program, to show that senior management and the owners supported a results-oriented safety program," he says. "The next step is to assign organizational managers as safety facilitators, and hold them accountable. Expect them to show the behavior you want to incorporate. You just put your mind to it, just like you put your mind to providing a great service to your customers. Once folks saw we were backing up our claim with actions, everything fell into place. It caught on within 90 days. And it started to take on a life of its own."

**How did Midway do it?** Midway's safety efforts add up to much more than just the mandatory OSHA safety signs and emergency evacuation routes. To begin with, they report all near misses; have a very strict, no-nonsense definition of what an accident is; hold debriefings after both accidents and near misses; and fund a unique awards program. Gary explains: "We enter our business centers in a drawing for prizes if they're accident-free for a given 30-day period. So the business centers really pull together saying, 'Hey, let's be on top of things, guys. We want to win.' It's fun when you do things right."

**Accountability from top to bottom.** Under Midway's safety guidelines, employees are entitled and expected to stop an unsafe situation immediately. "They're empowered," Gary says. "Anyone can step up and say, 'Time-out guys, let's think this through before someone gets hurt.' People do that as often as necessary." An example? "Last week a yard worker busted a manager for driving in the yard without a seatbelt! Because he knew he'd have my support."

**The numbers—and the hidden benefit.** Gary is happy to report that, while the number of employees is up 23% since they implemented their program, the raw number of accidents is down 29%. The accident rate per capita is down 35%. Dollar loss is down 84%, and they've had 11 straight months with no manpower loss at all. "The costs to implement our successful safety program are not insignificant," says Gary. "We invested many hours to put together the program, then developed a budget for prizes and meetings and inspections. Other than personal time, all costs have been defrayed by the significant drop in dollar loss, several times over. So from a pure business perspective, our program is one of the great financial wins we've had. Add to that the human element, and we have a heavily supported program throughout the company." Although many lean organizations look at safety as a strictly financial endeavor (with good reason), Gary sees a bigger picture. "It's not just a dollar amount, although that's nice. There's a hidden element there; you see it when the employees say, 'This is a great place to work. They're looking out for me.'"

Meanwhile, Gary is looking out for even more happy employees, as Midway continues to grow.

## Employees are more confident than ever. How did Midway do it?

- *Two mandatory safety meetings per month*
- *Twice-a-day safety walk-throughs*
- *Report all near misses*
- *Invite monthly third-party inspections; disseminate inspection recaps to all offices*
- *Hold debriefings after both accidents and near misses*
- *Fund an awards program*
- *Fill out "operational scorecards"*
- *Empower employees to call out safety problems*
- *Voluntary OSHA inspections*



#### Customer Service

406-444-6500  
800-332-6102

#### Web Address/Safety Seminar Registration

[www.montanastatefund.com](http://www.montanastatefund.com)

#### ACE Program

800-332-6102  
Extension 5982 (Carl Kochman)

#### Fraud Hotline

888-MTCRIME  
888-682-7463 or report online  
at [www.montanastatefund.com](http://www.montanastatefund.com)

#### Medical Education Conference

Bridget McGregor at 800-332-6102 extension 6595  
or e-mail [bmcgregor@montanastatefund.com](mailto:bmcgregor@montanastatefund.com)

#### Return to Work Website

[www.returntoworkmt.com](http://www.returntoworkmt.com)

#### Safety Seminars

800-332-6102  
Extension 5892 (Wayne Dillavou)  
Extension 7048 (Rita Naylor)

#### Young Worker's Website

[www.safetyrocks.us](http://www.safetyrocks.us)

## >> Behind the Scenes

### New MSF Board Members Now On Board

Governor Brian Schweitzer recently appointed Thomas Heisler of Great Falls, Boyd Taylor of Butte, and Wally Yovetich of Billings, to serve on our Board of Directors. These experienced business leaders join current members Chairman Joe Dwyer, Jane DeBruycker, Ken Johnson, and James Swanson.

The Montana State Fund Board of Directors consists of seven individuals that must meet certain eligibility requirements and serve a four-year term on a staggered basis. Their specific responsibilities as provided in law include: Ratemaking, declaring dividends, approving an annual strategic

business plan, establishing the annual operating budget, determining the appropriate surplus levels and submitting an annual financial report. In addition, the Board retains major independent accounting and actuarial firms to validate the Funds' financial position and reserves. The Board also has the responsibility to hire the MSF CEO.

We would like to thank our outgoing members, Chairman Ed Henrich and Mardi Madsen, for their willingness to take time away from their own businesses and families and serve our organization and the people of Montana.

## >> ACE Program Update

### Giving the Gift of Safety

Schoolchildren in Kalispell gleefully ride their bikes to and from school on a newly constructed bike path. Rural residents in the Lewistown area enjoy the peace of mind of a brand new fire truck. A new walk-in cooler/freezer system at Billing's Family Services provides a safe food source for the community's lower income residents.

These are just a few of the Montana nonprofit projects that exemplify how some Montana organizations have used grant monies from our Assisting Charitable Endeavors (ACE) program.

**What is ACE?** The ACE program was approved by the 2001 Legislature and developed to support civic goodwill and enhance the success of

selected worthwhile causes in Montana. These grants are available to Montana nonprofit organizations that contribute to both safety and community wellbeing throughout the state. In the last year, MSF awarded grants to 21 nonprofits, totaling \$36,174. Since the program's inception, 94 projects have shared \$185,856. All ACE grants require a dollar-for-dollar match, which has resulted in \$371,712 being raised for these charitable endeavors.

If you know of a nonprofit organization in your community that would benefit from ACE monies, please encourage them to apply. ACE requests must be submitted on an MSF application form, which you can access at [www.montanastatefund.com](http://www.montanastatefund.com) under the Quicklinks section. Also, watch for information on past ACE recipients on our website's home page.

## >> Medical Conferences

### Just What the Doctor Ordered

Join presenters Douglas Hutchinson, MD; W. Lea Gorsuch, MD; Bert Jones, MD; and Judy Bolewicz, OTR/L, at our next MSF Medical Conference, Friday, November 9 at the Great Northern Hotel in Helena. The topic for this seventh annual conference is "Upper Extremity Joint Injuries: Diagnosis, Interventions and Rehabilitation."

Lectures for this year's conference include Overuse Syndromes, Nerve Compression Syndromes, Upper Extremity Tendonitis, Triangular Fibro

Cartilage Complex, Thumb Reconstruction, and Rehabilitation Considerations. Physicians, physician assistants, nurse practitioners, physical and occupational therapists, medical case managers, vocational rehabilitation specialists, and claims' examiners are encouraged to attend.

For registration information, please contact Bridget McGregor at 800-332-6102, extension 6595, or e-mail [bmcgregor@montanastatefund.com](mailto:bmcgregor@montanastatefund.com).